

ATTORNEY DOCKET NUMBER
014208.1388 (70-00-005)

PATENT APPLICATION
Serial No. 09/800,535

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gavin A. GROUNDS
Serial No.: 09/800,535
Filed: March 6, 2001
Group No.: 3625
Examiner: Yogesh C. GARG
Title: METHOD AND APPARATUS FOR
PROCESSING FINANCIAL TRANSACTIONS

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**COMMUNICATION
UNDER RULE 116**

Sir:

AMENDMENT UNDER 37 C.F.R. § 1.116

This Response is accompanied by a facsimile cover sheet, which serves as a transmittal, and which contains an executed certificate of facsimile transmission.

This response is a reply to the Office Action mailed on May 23, 2003. (Please see following pages).

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GROUP 3600